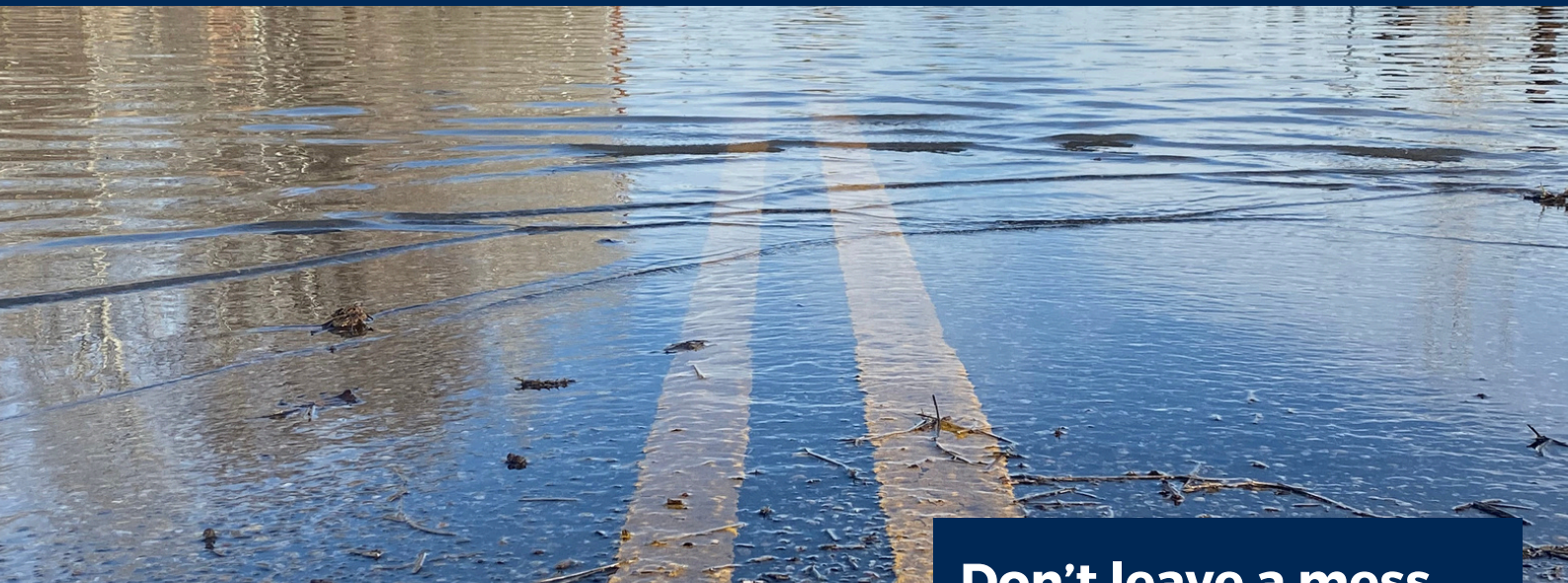




Keeping you ahead of the game

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www.rivalwealth.co.nz



Preparing for the unexpected

The recent severe floods across the Nelson-Tasman region have caused widespread damage and disruption. It's a stark reminder that extreme weather events are no longer rare; they're becoming part of our reality.

At RIVAL Wealth, we're here to help you feel more prepared and supported. Here are a few simple, proactive steps that you can take now before the unexpected happens:

- **Create a short video inventory:** Use your phone to film your belongings, furniture, electronics, even drawer contents and save the video to the cloud or email it to yourself; it's invaluable if you ever need to make a claim.
- **Keep digital copies of important documents:** Scan or photograph your insurance policies, ID, passports, and key financial documents. Store them securely online (e.g., Google Drive, Dropbox, or a password-protected USB).
- **Build a grab-and-go emergency kit:** Include essentials like copies of documents, medications, chargers and power banks, bottled water and snacks, a torch and batteries.
- **Know your risk and your cover:** Flood risk varies by location. If you're unsure what your policy covers or if you've made recent upgrades to your home or business, now's a good time to check in with us.
- **Update your contact list:** Have key emergency numbers saved in your phone and written down, like your insurer, local council, emergency services, and trusted contacts, so you can act quickly when it matters.

Don't leave a mess behind!

In New Zealand, we pride ourselves on being laid-back. The classic "she'll be right" attitude is part of our charm, but when it comes to estate planning, it can cause real problems.

One of the most important documents you'll ever create is your **Will**. And yet, many Kiwis put this off, assuming everything will sort itself out.

Unfortunately, we've seen firsthand how that assumption can lead to stress, conflict, and unintended consequences. Find out more.

[Why you need a Will](#)

Lifespan vs healthspan: Understanding the difference

Lifespan is how long you live.

Healthspan is how long you stay healthy and active.

While medical advances have helped people live longer, the focus is shifting toward improving the quality of those years.

A long lifespan doesn't guarantee a long healthspan. Many people can spend their later years managing chronic illnesses, which can limit independence and well-being.

Health insurance helps by:

- Covering preventive care to catch issues early
- Supporting treatment for chronic conditions
- Reducing financial stress from medical costs
- Offering mental health and wellness programs

[Find out more here](#)

KiwiSaver: What is a risk profile?

A risk profile is a personal financial questionnaire that helps you understand how comfortable you are with taking risks. It looks at your goals, investment timeframe, and how you might react to market changes.

Here are the common risk categories:

- **Conservative:** Prefer stability over high returns; low risk tolerance.
- **Balanced:** Aim for a mix of risk and return; moderate risk tolerance.
- **Growth:** Willing to take on more risk for the potential of higher returns.



Home loan top tip: How to spread your interest rate risk

While no one has a crystal ball, worrying and trying to pick the lowest interest rate can be very stressful. Consider this strategy.

- Splitting your home loan into two or three loans, fixed over different terms, can significantly help manage your home loan interest rates.
- Consider a mix of fixed interest rates over different terms and a small portion of a floating or variable interest rate.
- Set up this structure when you first take out your home loan or during your fixed-rate review period.
- Talk to your financial adviser or lender. They can guide you through the process and help you determine the most suitable terms for your financial situation.

Get in touch!



Our team is here to help - just call us on 0800 474 825 if you have any questions about your policies